

INSURANCE REQUIREMENTS

DEPARTMENT OF INTERIOR, NATIONAL PARK SERVICE Acadia National Park

The types of activities authorized and party sizes determine the types and minimum amounts of liability coverage required by the National Park Service (NPS). Refer to the attached chart for the specific coverage requirements that fit your operation. Several types of policies may be available to you. Minimum National Park Service requirements are listed on the reverse. **PLEASE share this information WITH your insurance agent.**

Comprehensive General Liability (Commercial General Liability) The minimum, required liability coverage for bodily injury is \$300,000 per occurrence; higher limits may be required for some activities.

- **Aircraft Liability** coverage is required for operators who fly clients into National Park Service areas. Minimum coverage for Part 135 Air Taxis and “incidental air” activities must conform to state and federal aviation requirements for air taxis. The current NPS minimum requirement is \$150,000 per passenger seat.
- **Automobile Liability** is required for all owned, non-owned and hired vehicles used in the operation within National Park Service areas, including tour buses.
- **Watercraft Liability** coverage is required for boating activities on waters within NPS areas. Depending on the size, ownership and use of the watercraft, this is covered either by a Protection and Indemnity (P&I) Liability Policy, or by a Comprehensive General Liability policy (**SEE ATTACHED CHART**).
- **Worker’s Compensation** coverage as required by state law you employ one or more individuals.

The insurance policy must contain a waiver of subrogation clause specifying that the insurance company shall have no right of subrogation against the United States of America. If this is not possible, **the United States of America**, must be named on the policy as an additional insured. You may include the National Park Service, Acadia National Park on the certificate. Premiums are generally lower with the waiver approach. The certificate of insurance provides the NPS with proof this requirement is met.

The **United States of America**, National Park Service, should also be listed as a certificate holder with the following **address: Acadia National Park, PO Box 177, Bar Harbor, ME 04609.** A certificate of insurance is usually sufficient proof of coverage; however, if there is an endorsement, please submit that as well.

REQUIRED INSURANCE TYPES & AMOUNTS OF COVERAGE

Backpacking, Guided Hiking, Photography, Horse Rides, Horse Packing, Cycling, Group Camping, Kayak Tours, Backcountry Guide.

INSURANCE TYPE: *Comprehensive General Liability* (Guides & Outfitters)

<u>PARTY SIZE</u>	<u>AMOUNT OF MINIMUM COVERAGE REQUIRED</u>
ANY PARTY SIZE:	\$300,000/Occurrence

Mountaineering Guides

INSURANCE TYPE: *Comprehensive General Liability* (Guides & Outfitters)

<u>PARTY SIZE</u>	<u>AMOUNT OF MINIMUM COVERAGE REQUIRED</u>
UP TO PARTY OF 5:	\$300,000/Occurrence
PARTY OF 6 TO 12:	\$500,000/Occurrence
PARTY OF 13 OR MORE:	\$1,000,000/Occurrence

Car, Van, Bus or Jeep Transportation or Tours, Lake Touring, Ocean Touring, Tour Boats, Ferries, Charter Boats, Cruise Ships, Sportfishing with boat

INSURANCE TYPE: *Motor vehicles - *Auto Liability Insurance*; *Vessels - *Protection & Indemnity (P&I)* or *Comprehensive General Liability* (depending on size of vessel); *other activities – *Comprehensive General Liability*.

<u>PARTY SIZE</u>	<u>AMOUNT OF MINIMUM COVERAGE REQUIRED</u>
UP TO 5 passengers:	\$300,000/Occurrence
6 TO 12 passengers:	\$500,000/Occurrence
13 TO 20 passengers: (motor vehicles)	\$750,000/Occurrence
13 TO 20 passengers: (other transportation)	\$1,000,000/Occurrence
21 to 50 passengers	\$1,500,000/occurrence
51 passengers or more:	Contact National Park Service for information

Air Taxi, Flightseeing. * Use of aircraft to transport clients in conjunction with another authorized activity (“incidental air”) also requires aircraft liability insurance.

INSURANCE TYPE: *Aircraft Liability*

*Example: You offer backpacking and mountaineering (6 clients in party), and fly your clients into NPS areas instead of using an air taxi. Required minimum coverage is Comprehensive General Liability of \$500,000/occurrence and Aircraft Liability insurance of \$150,000/per passenger seat.

PARTY SIZE

Any party size:

AMOUNT OF MINIMUM COVERAGE REQUIRED

\$150,000/passenger seat

INSURING WATERCRAFT

Watercraft is insured under either a Protection and Indemnity (P&I) Liability Policy or a Comprehensive General Liability Policy. The determination of which policy is applicable depends on the size, ownership and use of the watercraft. This chart will help in the determination of which policy you should obtain:

Length of Watercraft	Use	Required Coverage
26 ft. and over	Any	P&I Policy
Less than 26 ft.	Any	Must be listed on Comprehensive General Liability Policy or have a P&I Policy. (Your watercraft must be listed on the Certificate on Insurance if using Comprehensive General Liability)
Less than 26 ft. – NOT OWNED	Carrying a person for a fee	Must be scheduled on Comprehensive General Liability Policy or have a P&I Policy. (Your watercraft must be listed on the Certificate on Insurance if using Comprehensive General Liability)
Less than 26 ft. – NOT OWNED	Not carrying persons for a fee	Included in standard General Liability Policy. Need not be listed separately
Rented items	In water	Included in Comprehensive General Liability Policy. Need not be listed separately.